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Washington, D.C. - Rep. Brad Miller (NC-13) today attended a House Veterans Affairs Committee hearing entitled Alleged Violations of the Servicemembers Civil Relief Act (SCRA).

Violations of the law are being reported across the country, some involving prominent banks such as Wells Fargo, Citigroup, and JP Morgan Chase. Banks have foreclosed on active-duty military personnel serving abroad in places such as Afghanistan and Iraq.

SCRA protects service members on active duty from many of the legal consequences of their forced absence. Under the law, only a judge can authorize a foreclosure on a protected service member's home and only after a hearing where the military homeowner is represented. The law also caps a protected service member's mortgage rate at 6 percent.

"If you are serving in our nation's military, you should be able to give your entire energy, your entire attention to defense of our country," Miller said. "You should not have to worry about what's going on at a courthouse back home when you can't defend yourself."

Last year, Reps. Miller and Walter Jones fought to pass The Servicemembers' Rights Protection Act, a bipartisan effort to eliminate any ambiguity about the protections for service members under the SCRA. It would authorize the Attorney General to file a civil action when reasonable belief exists that a person or group of persons has engaged in actions that violate the SCRA. The legislation was eventually included in The Veterans' Benefits Act of 2010, which was signed into law.

At today's hearing, Miller questioned Stephanie Mudick, Executive V.P. of JP Morgan Chase , who testified that JP Morgan Chase has foreclosed on 18 active-duty service members and has illegally overcharged some 4,500 U.S. service members on their mortgages. Mudick says JP Morgan Chase deeply regrets the mistakes in compliance with the Servicemembers Civil Relief Act and is committed to fixing them: <http://www.youtube.com/watch?v=ldNp23pvodA>

Marine Captain Jonathan Rowles, who pilots F-18 Fighter jets, and his wife testified at today's hearing about their long ordeal with JP Morgan Chase that included wrestling with debt collectors and threats of foreclosure, all while the couple made timely mortgage payments. Rowles testified that he not only feared for the well-being of his wife and two children, but feared that a bad credit rating could jeopardize his security clearances in the military.

Also testifying at today's hearing – Holly Petraeus, the wife of Gen. David Petraeus who is leading the creation of an office serving military families within a new Consumer Financial Protection Bureau.

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